

**Amendments to the Specification:**

Please replace paragraph [0003] with the following amended paragraph:

[0003] This application is a continuation of U.S. Patent No. 6,726,092, filed December 28, 2001, which is incorporated by reference as if fully set forth.

Please replace paragraph [00023] with the following amended paragraph:

[00023] The present invention solves the problems of the prior art by providing for the automatic selection of one of two or more payment means and/or payment providers which are associated with the user and/or the user device. When a call is made, a primary or preferred payment means is accessed. In the event that ~~they~~ the primary means fails, for whatever reason, the technique of the present invention automatically invokes the next available payment alternative. If this technique also fails and there is still another payment alternative, the system of the present invention will proceed to try that alternative as well. The automatic selection of each successive payment alternative eliminates the undue delay imposed by prior art techniques which require a prompt to the user requesting that the user enter additional information, thereby significantly increasing the likelihood of completing a call as compared with present day techniques, as well as reducing the amount of time the calling party is using the communications link before a call is established.

**Applicant:** Goldberg et al.  
**Application No.:** 10/791,227

**Amendments to the Drawings:**

The attached sheet of drawings includes changes to Fig. 1. This sheet, which includes Figs. 1 and 2, replaces the original sheet including Figs. 1 and 2. In Fig. 1, the legend "PRIOR ART" has been added.